Virginia Health Benefit Exchange Informational Session

Virginia's Insurance Marketplace

June 17, 2026

Agenda

- Policy Updates
  - APTC/PTC Eligibility
  - Medicaid Expansion changes
  - Federal Policies for PY27 – State decisions
- Certification & Compliance Updates
- Platform Updates

Meeting Reminders

Mics are muted

Please type questions in the chat

All questions are being logged, and answers will be provided in the email update

Announcements

Open Enrollment for PY 2027

- Plan Year 2027 Open Enrollment Dates: 11/1/2026 to 12/31/2026
- Enroll by 12/31/2026 for 1/1/2027 start date

Call Center Hours

- Monday-Friday – 8am -10pm
- Saturday – 9am -12pm
- Sunday – Closed

Policy Updates

All policy updates are accurate as of today. We will continue to track activity related to federal policy shifts, and will provide updates through email, information posted on our website, and additional Informational Updates as needed.

Virginia's Insurance Marketplace

New Federal Policies for PY27

- Limiting APTC/PTC eligibility to “Eligible Noncitizens”
  - Beginning PY27, Federal Law restricts APTC/PTC and Marketplace financial assistance to U.S. citizens, U.S. nationals and “**Eligible Noncitizens.”** Eligible noncitizens are defined as:
    - Lawful Permanent Residents (green card holders),
    - Cuban/Haitian entrants, and;
    - COFA migrants
  - Other non-citizen statuses not listed above will no longer be eligible APTC/CSRs on the Marketplace. They may be eligible for full price QHP only.
  - Changes will be in place during PY27 Open Enrollment
  - The Marketplace will not terminate enrollments if someone loses eligibility for APTCs. Consumers will be auto reenrolled at full cost.
    - **It is the consumer's responsibility to terminate their plan if they do not wish to pay full cost.**

New Federal Policies for PY27 (con't)

- Changes for the Medicaid “Adult group” expansion population
  - Adults in the expansion population (ages 19-64; incomes <=138%FPL) must satisfy new federally required Community Engagement standards beginning Jan. 1, 2027
  - Also beginning Jan 1. 2027, Federal Law requires states to review the eligibility of Medicaid Expansion members every 6 months, instead of every 12, through the Medicaid renewal process.
  - Beginning October 1, 2026, non-citizen eligibility for full Federal Medicaid is also limited to “Eligible Noncitizens”
    - Eligible noncitizens = Lawful Permanent Residents (green card holders), Cuban/Haitian entrants and COFA migrants
    - Children and pregnant women who are not “Eligible noncitizens” will continue to qualify for Medicaid under state options
  - For more information on Medicaid changes see: NEW Federal Requirements

New Federal Policies for PY27 – State Decisions

- CMS released the final 2027 NBPP on June 2nd, 2026.
- Some new policies in the regulation included flexibility and implementation options for State-Based Exchanges.
- The Exchange has made the following decisions for PY27:
  - The Exchange will continue to require and certify Standardized Plans in PY27. There are no changes to Standardized Plan display for PY27.
    - The FFE is eliminating requirements and display options for standardized plans
  - The Exchange will not certify non-network plans for participation in the Marketplace for PY27.
  - Network Adequacy Time and Distance standards in PY27 will remain unchanged from PY26.

Certification and Compliance Reminders

Virginia's Insurance Marketplace

Certification and Compliance

- **Certification modules will be available by the end of August**
  - When the PY2027 certification course becomes available, PY2026 certification course will no longer be available
    - Agents who complete the PY2027 certification course in 2026 will be certified to sell through the platform for the remainder of 2026 with the PY2027 certification
  - The process will be the same as last year, with the agent agreement built into the certification process
  - Agents and assisters who completed PY2026 certification will be automatically enrolled in a shorter recertification course
  - Agents and assisters who are not certified for PY2026 will need to complete the full certification course

Certification and Compliance

Agents and assisters who are not certified for PY2026 should email us at MarketplaceLMS@scc.virginia.gov and request access to the certification modules

- You must include your name, unique email (cannot be a shared agency email), unique cell phone, and NPN or Assister number in that email

NOTE: Virginia's Insurance Marketplace does not accept certification from Healthcare.gov. You must complete the Virginia-specific course.

Email us at MarketplaceLMS@scc.virginia.gov with questions

Platform Updates Tentative Release June 29, 2026

System Update

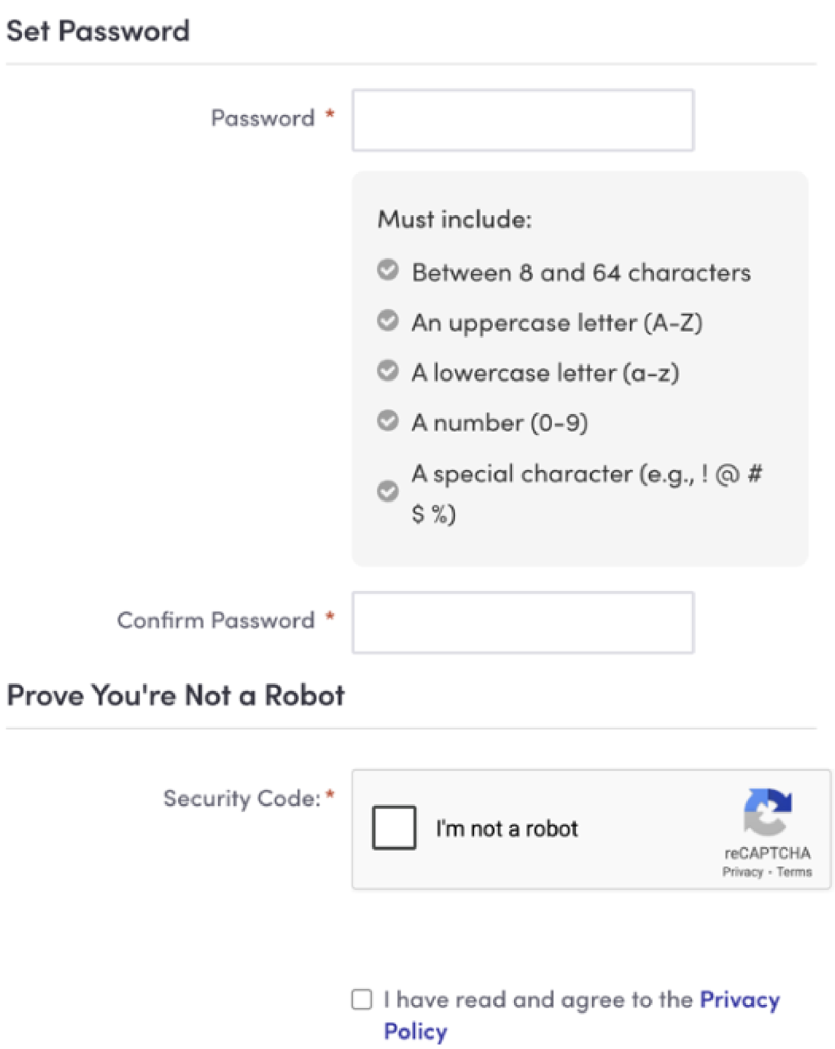
CMS Compliance password requirement

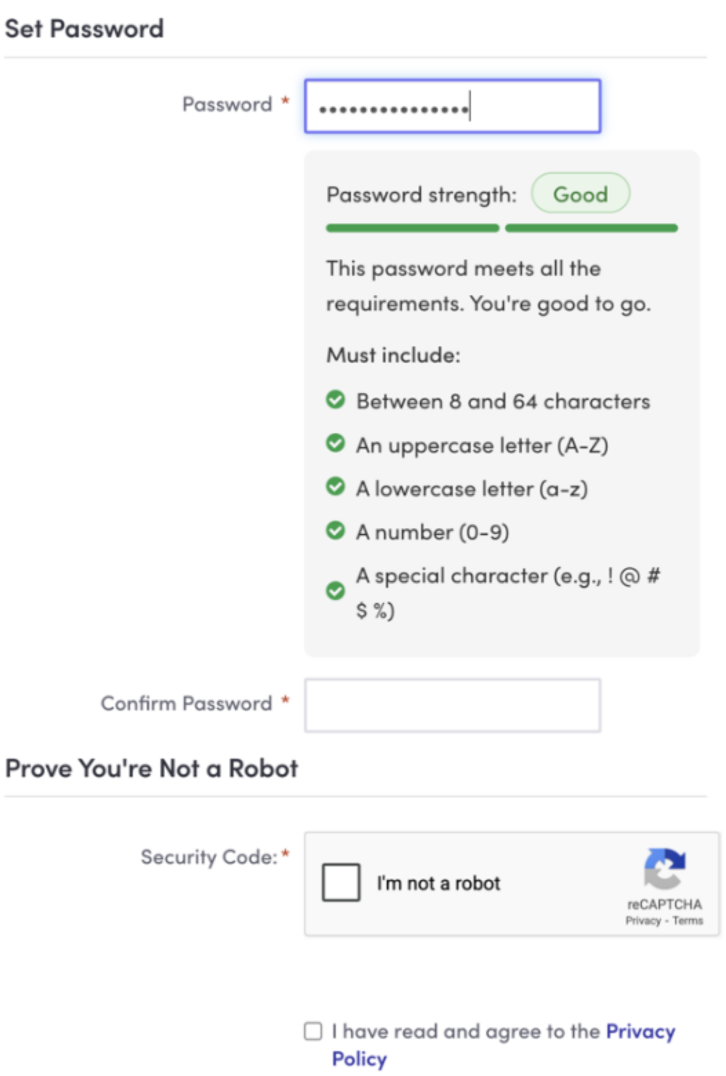
Purpose: CMS requires State-Based Exchanges to comply with password validation and session management

Key upgrade:

– The platform will run usernames/passwords combinations against a database of breached username/passwords that have been used in the past. If a chosen username/password combo is on that list, users will be instructed to select a stronger password.

System Update





System Update
Transition to RIDP-RBA service

Purpose: Remote Identity Proofing – Risk Based Alternative (RIDP-RBA) is mandated under the Affordable Care Act (ACA) to ensure that applicants enrolling in health programs are lawfully present.

- The platform will move away from asking a series of identifying questions to the consumer and adopt the Risk-Based Alternative (RBA) identity proofing approach.
- This will provide a consistent and streamlined eligibility and enrollment experience across State Exchanges and Medicaid/CHIP agencies.

Key upgrade:
The RIDP-RBA flow begins when an applicant submits their contact information.

- Email address will be added as required input
- Once continue is clicked the information will be passed to the RIDP-RBA service
- The platform will display results received from Experian, resulting in a decision.
- If an error appears the applicant may proceed with manual verification.

System Update

Transition to RIDP-RBA service

Back to Application

Identity Verification Steps.

- Get Started
- Contact Information
- Identity Questions
- Finish

Verify your Identity

Before you continue, we need to ask you few questions to verify your identity. If you skip this step now, you will need to complete it before you submit your application.

Get Started

Why do I need to verify my identity?

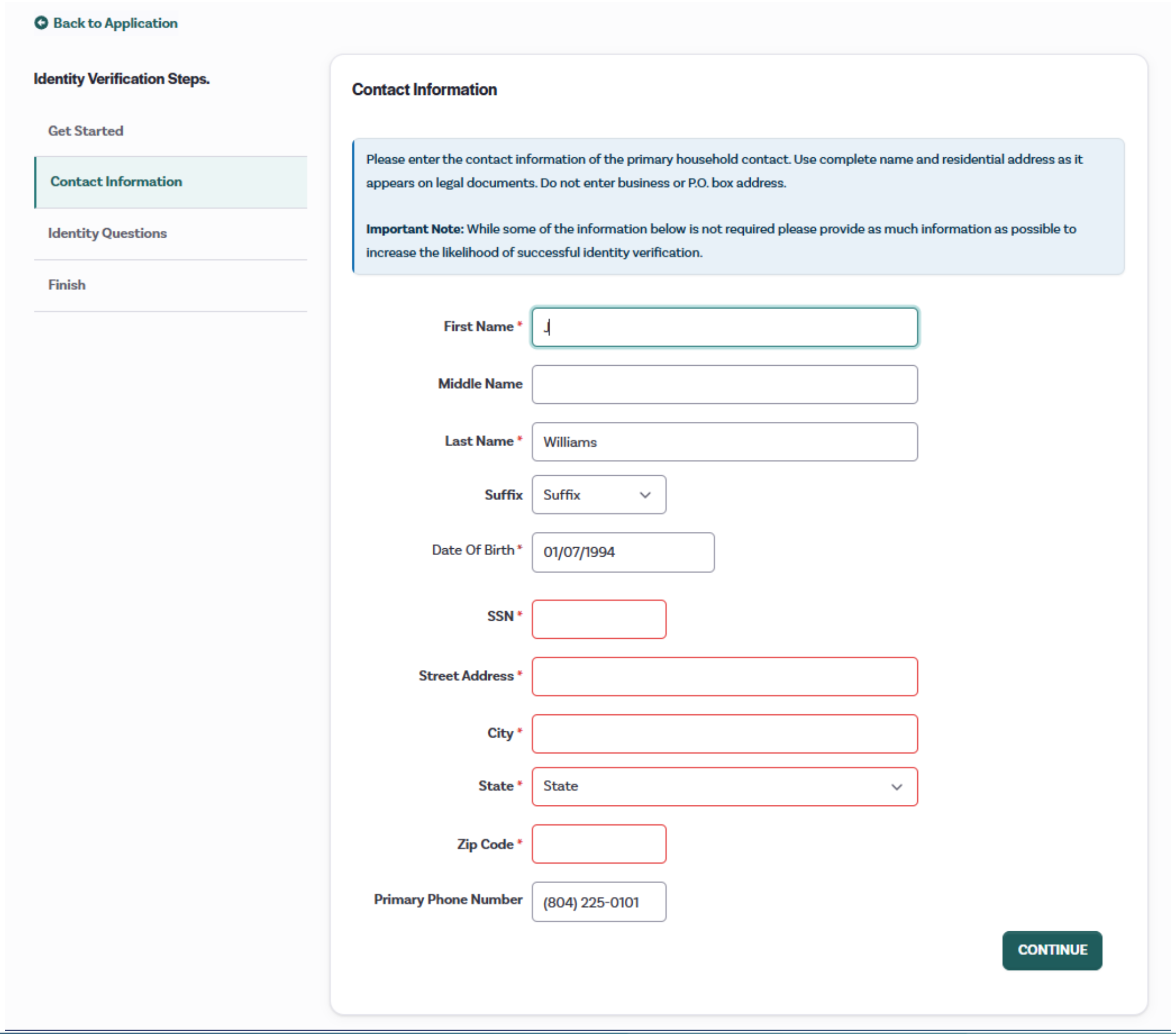
To protect your privacy, you will need to complete ID Verification successfully to proceed. By clicking 'Get Started' you are providing consent to Experian to access your personal information to conduct ID verification on behalf of Virginia's Insurance Marketplace as required by the Centers for Medicare and Medicaid Services (CMS).

By agreeing to verify your identity:

- Ensure that you have entered your legal name, current home address, primary phone number, date of birth and email address correctly. We will only collect personal information to verify your identity with Experian, an external ID Verification provider.
- ID Verification involves Experian using information from your consumer report profile to help confirm your identity. As a result, you may see an entry called a 'soft inquiry' on your Experian consumer report. 'Soft inquiries' do not affect your credit score and you do not incur any charges related to them.
- You may need to have access to your personal information, as the Experian application will pose questions to you, based on data in their files.

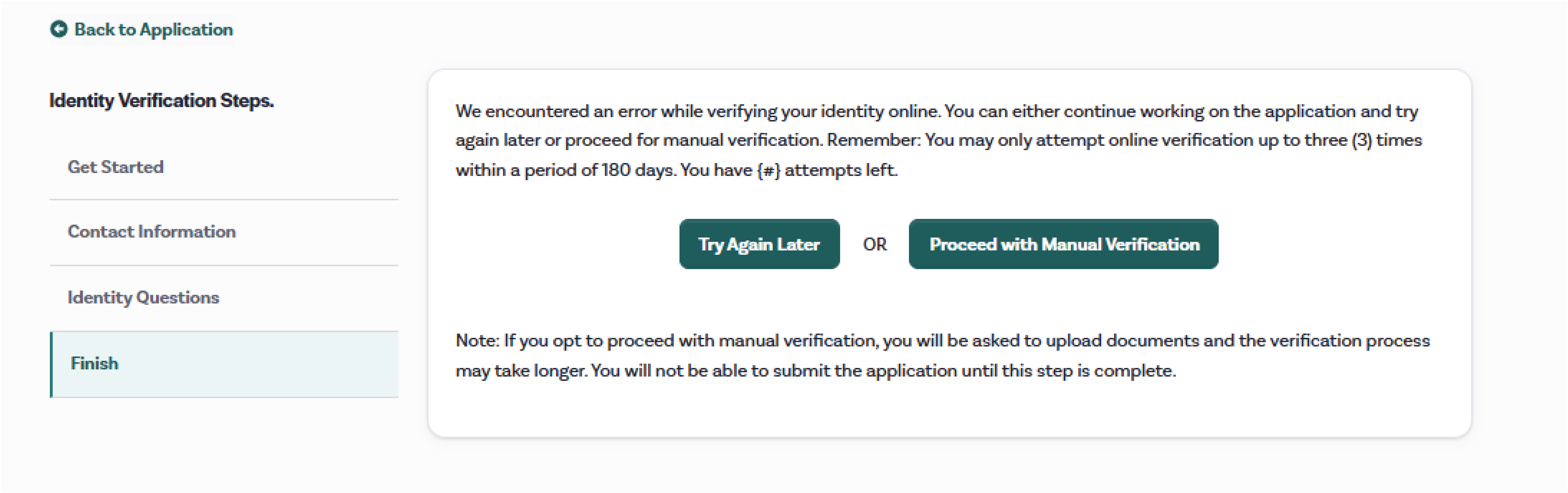
System Update

Transition to RIDP-RBA service



System Update

Transition to RIDP-RBA service



System Update
Renewal Enhancements

Purpose: Enhancements to the auto renewal process.

- If an application is updated during auto-renewal process the latest change will be captured.
- There are enhancements to dental renewals for people aging off pediatric dental. Impacted consumers will be notified of these changes in their renewal notice and will have the opportunity to make changes during the open enrollment period.

Additional System Updates:

UI Design Alignment

Purpose: Consistency of visual elements across the platform
Key upgrade: The platform visual layout will be more consistent to improve the user experience.

System authentication

Purpose: Verification requirements for users to proceed in the application

Key upgrade: Moving away from image-based challenges

Other Coverage Type Display

Purpose: System will Display the “Other Coverage” type (full or limited benefit), even if no policy or insurance name is provided.

Key upgrade: Other Coverage type will be displayed on the application summary when selected. The insurance name and/or policy number is only displayed IF the consumer has opted to provide this information.

Stay Engaged!

- **Social Media:**
  - Follow us on social media
    - Facebook
    - Instagram
    - YouTube
  - Share social media messages

- **For questions, email us at:**
  ExchangeAgents@scc.virginia.gov,
  Assisterprograms@scc.virginia.gov, or
  ExchangeCarriers@scc.virginia.gov

- **Informational Update Slides:**
  - **Stakeholder Resources | Virginia's Insurance Marketplace**